

Emerald Credit Association FCU 2117 Gateway Greenwood SC 29646	TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.	Truth-in-Savings Act Rate and Fee Schedule This Rate and Fee Schedule is part of your Agreement with the Credit Union
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at 864-223-9135.	Par Value of Membership Shares: The Par Value of a Membership Share is \$25.00	THE DATE OF THIS RATE AND FEE SCHEDULE IS: 07-01-2019

Share Account	Share Savings Account	Checking Account	IRA Savings Account	Christmas AND VACATION Club Savings Account	Non-Dividend Account
DIVIDEND RATE	.10	.05	Contact office	.10	0.00
ANNUAL PERCENTAGE YIELD ("APY")					0.00
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Opening Deposit	\$25.00	25.00	N/A	N/A	N/A
Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule	100.00 to Earn APY	N/A	N/A	N/A	N/A

Term Share Certificate and IRA Certificate Accounts	Fixed Rate Share Certificate Account	Variable Rate IRA Certificate Account	Fixed Rate IRA Certificate Account	
Minimum Opening Deposit - Minimum Balance to Earn APY	\$500.00	N/A	\$500.00	
Dividends Compounded	Quarterly	N/A	Quarterly	
Dividends Credited	Quarterly	N/A	Quarterly	
Dividend Period	Quarterly	N/A	Quarterly	
TERM	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
6 Month	Contact office	Contact office	Contact office	Contact office
12 Month	Contact office	Contact office	Contact office	Contact office
18 Month	Contact office	Contact office	Contact office	Contact office
24 Month	Contact office	Contact office	Contact office	Contact office
State Laws: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue				

Credit To Accounts For Member Deposits and Business Day Disclosure:	
The Credit Union's "daily cut-off time":	All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.
The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers :	Any dollar amount may be transferred until 5:00 p.m., on a business day. Any request for a transfer after 5:00 p.m., will be sent on the next business day we are open.
The Credit Union's business day disclosure:	Our business days are Monday through Wednesday 8:30 a.m. to 5:00 p.m., and 8:30 a.m. to 5:15 p.m. on Thursday and Friday, excluding holidays. Our Night Depository is opened at 8:30 a.m. daily. (Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day we are open).
Stop Payment Orders:	The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after 3:00 PM on a business day until after we open for business on the following business day.
Approved Check Printer(s) / Vendor(s):	Harland Company, Inc.

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information	
Daily ATM Limits (\$/#)	Varies per member approved requests
Daily POS Limits (\$/#)	Varies per member approved requests
On-Line Transaction Processing	Generally it will take 2-5 days to process a transaction

Fees applicable to Electronic Banking Transactions:	
Transactions including inquires using the Star, or Visa Networks (3 free per month thereafter, each transaction)	(Transaction) \$2.00 (Inquiry) \$2.00
Replacement ATM card fee (per occurrence)	10.00
	Pin replacement \$5.00

Important Information Regarding Your Electronic Services // ACH – Wire Transfer Disclosures:	
Home Banking Inquiries:	864-223-9135 Emerald Credit Association FCU 2117 Gateway Greenwood SC 29646
Opt-Out Election – Credit Union's Privacy Policy:	864-223-9135 Emerald Credit Association FCU 2117 Gateway Greenwood SC 29646

Club Accounts:	Account Requirements:	Distribution Methods:
Christmas Club	Plan Period 11/01 thru 10/31 Each Year Deposits Allowed. Early withdrawal from account is \$10.00 per withdrawal	Deposit to Primary Share Acct, cash or check
Vacation Club	Plan Period 5/1 to 4/30 Early withdrawal from account is \$10.00 per withdrawal	Deposit to Primary Share Acct, cash or check

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Fees and Service Charges For All Accounts and Services: July 1, 2019

Returned Item Fee (per occurrence – to include repeat presentments)	\$30.00	Insufficient funds draft fee (per item)	\$30.00
Research on account (per hour) one hour minimum	\$30.00	Closing share account within 6 mo. Of joining	\$25.00
1099 Reprint or Research	\$5.00		
Check copy fee (per item)	\$3.00	Returned Mail due to incorrect address	\$5.00
Check cashing fee = non checking account	\$3.00	To open a share account	\$25.00
Statement copy fee (per statement/printout)	\$3.00	Deposit items in excess of 20 (per item)	\$.35
Check Request or Cashier check fee (per draft)	\$3.00	Check printing fee (per 150 drafts and deposit)	Price varies depending on style
Wire transfer fee (per transfer) – incoming	\$15.00	Checking account fee No check checking Emerald Jewel	\$5.00
Wire transfer (USA) fee (per transfer) – outgoing	\$25.00	Legal process tax levies, garnishments, etc. (per occurrence)	\$30.00
Wire transfer (international) fee (per transfer)	\$50.00	Christmas Club withdrawal fee (per withdrawal)	\$10.00
Photo Copy (over 2 per month per item)	\$3.00	Member Fax per page	\$1.00
Excessive share savings transaction fee (over 2 withdrawals per month) and (over 6 transfer thru internet teller or audio response)	\$7.50	VISA GIFT CARDS	\$3.00
Money order fee (per money order)	\$1.75	VISA Travelmoney cards	\$5.00
		Reload by the credit union	\$3.00
Stop payment request fee (per request checking or ach)	\$30.00	Member Copier per page	\$.25
Inactivity/Dormancy Fee (per month after 12 months without activity)	\$10.00	Card Capture	\$25.00
Third Party Check Cashing Fee: The Credit Union may charge a third party a fee for any inquiry or cashing a check drawn by our Member on us.	\$20.00	Reopening account within 6 months	\$25.00

Notary Service	FREE	ATM Transaction fee (per transaction over three per month)	\$2.00
Direct Deposit	FREE	ATM password / PIN reissue	\$5.00
ATM card replacement	\$10.00	ATM point of sale	FREE
Fee for a check to be mailed	\$1.00	Closing a Club account within 90 days of opening	\$25.00
Inactivity Fee	\$10.00	Card Capture	\$25.00
Loan and Account Verification	\$25.00	Under Minimum Balance in share account per month	\$2.00
AVS or Housing Verification under 2 years	\$5.00	Inactive Share Draft Account Fee after 1 quarter	\$2.50
Internet banking with checking account	FREE	Late Fee for loan after 10 days	\$25.00
Internet banking password reset	\$5.00		
Ach Manual posted item	\$5.00	Void/Redeposit of Credit Union Check	\$5.00

*****Checking overdraft transfer fee from saving or other account \$1 per transfer**

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